

Attorney Docket No. 47004.000049  
Application Serial No. 09/630,595

**I. AMENDMENTS**

**Specification Amendments**

Please replace the paragraph starting on p. 9 beginning with "A second illustrative embodiment" with the following marked-up paragraph:

A second illustrative embodiment of the invention is shown in Fig. 2, generally involving a processing architecture similar to that of Fig. 1. In this embodiment, a transponder 102 again communicates via RF link 104 with receiver 106 to effectuate point of sale or other transactions. However, in the embodiment of Fig. 2 a portion or all of account table 112 or other information stored in transponder 102 in the first embodiment may be offloaded to economize on the necessary electronics, power consumption and other properties of transponder 102. In the embodiment illustrated in Fig. 2, the point of sale device 108 is additionally connected to a transaction server 116 via communications link 114, for the purpose of authorizing by authorization unit ~~[[118]]~~ 134 in whole or in part transactions presented for payment using transponder 102. Communications link 114 may be, include or access communications resources similar to communications link 120.